

Information to identify the case:

Debtor 1	<u>Gerard Risoli</u>	Social Security number or ITIN	xxx-xx-5062
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela M Risoli</u>	Social Security number or ITIN	xxx-xx-6824
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-24147-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerard Risoli

Angela M Risoli

11/13/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gerard Risoli
Angela M Risoli
Debtors

Case No. 19-24147-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 13, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gerard Risoli, Angela M Risoli, 25 Sterling Hill Road, Sparta, NJ 07871-3414
518363788	+ Georgia Department of Driver Services, PO Box 80447, Conyers, GA 30013-8047
518363790	+ KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518363797	+ Rita E Ayoub, Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Nov 14 2024 01:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518363785	EDI: URSI.COM	Nov 14 2024 01:33:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
518363786	EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity - Talbots, PO Box 659617, San Antonio, TX 78265-9617
518363787	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2024 21:03:36	Credit One Bank, 335 Madison Ave, New York, NY 10017-4611
518487557	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	Deutsche Bank National Trust et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518363789	EDI: IRS.COM	Nov 14 2024 01:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518363791	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2024 21:02:49	LVNV Funding LLC, 200 Meeting Street, Ste #206, Greenville, SC 29615-5833
518370089	Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2024 21:03:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518363792	Email/Text: Mercury@ebn.phinsolutions.com	Nov 13 2024 20:52:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
518363793	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2024 20:53:00	Mia N Kiritsis, Midland Credit Management, Inc, 1037 Raymond Blvd, Suite 710, Newark, NJ

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			07102-5423
518363794	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2024 20:53:00	Midland Credit Management, PO Box 2121, Warren, MI 48090-2121
518459226	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2024 20:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518363795	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2024 20:53:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
518363796	EDI: MAXMSAIDV	Nov 14 2024 01:33:00	Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
518486492	EDI: MAXMSAIDV	Nov 14 2024 01:33:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
520392282	+ Email/Text: mtgbk@shellpointmtg.com	Nov 13 2024 20:52:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520392281	Email/Text: mtgbk@shellpointmtg.com	Nov 13 2024 20:52:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
518470369	EDI: Q3G.COM	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518363802	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 13 2024 20:52:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
518363798	Email/Text: enotifications@santanderconsumerusa.com	Nov 13 2024 20:54:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633
518380631	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 13 2024 20:54:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518363799	EDI: CITICORP	Nov 14 2024 01:33:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518363800	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 13 2024 20:54:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
518363801	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 13 2024 20:52:00	Specialized Loan Servicing (SLS), 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519197831	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 13 2024 20:52:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519197832	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 13 2024 20:52:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518363803	EDI: SYNC	Nov 14 2024 01:33:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518366113	^ MEBN	Nov 13 2024 20:51:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518439367	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 13 2024 20:52:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518430912	Email/PDF: bncnotices@becket-lee.com	Nov 13 2024 21:03:08	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518435665	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 13 2024 20:52:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518470993	+ EDI: AIS.COM		

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Nov 14 2024 01:33:00

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518463304	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518363804	##	Toyota Financial Services, PO Box 15012, Chandler, AZ 85244-5012

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Gerard Risoli astein@meyner.com
Angela Nascondiglio Stein	on behalf of Joint Debtor Angela M Risoli astein@meyner.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Gerard Risoli jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Angela M Risoli jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Laura M. Egerman	on behalf of Creditor MEB Loan Trust VI laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Gerard Risoli middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Angela M Risoli middlebrooks@middlebrooksshapiro.com

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melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 13